



American Arbitration Association
Dispute Resolution Services Worldwide

Northeast Case Management Center

January 31, 2013

950 Warren Avenue, East Providence, RI 02914
telephone: 866-293-4053 facsimile: 401-435-6529
internet: <http://www.adr.org/>

Raul J. Sloezen, Esq.
Law Offices of Raul J. Sloezen, Esq.
40 Walnut Street
Oakland, NJ 07436

Via Electronic Mail

Joseph G. Maiorano, Esq.
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Via Electronic Mail

Kristen Osegueda
1202 Elfin Forest Road West
San Diego, CA 92078

Via First Class Mail

Re: 18 513 E 00121 13
Cambridge Management Group, LLC
VS
Joseph Maiorano
AND
Kristen Osegueda

Dear Parties:

This will acknowledge receipt of a demand for arbitration involving a dispute over the collection of a consumer's debt. While such a case may be covered by the American Arbitration Association's ("AAA") moratorium on consumer debt arbitration as explained on our website: <http://www.adr.org>, we note that this matter was directed to arbitration by court order. Because a court has ordered that this dispute must be resolved by arbitration, the AAA will proceed with administration under the Supplementary Procedures for Consumer-Related Disputes. This is a supplement to the AAA's Commercial Arbitration Rules, both of which may be found on our web site at www.adr.org.

The attention of Respondent is directed to Section C-2 of the Consumer Rules. If Respondent does not answer by February 11, 2013, we will assume the claim is denied. If Respondent wishes to file a counterclaim, file two copies of such counterclaim and send an additional copy of the counterclaim to Claimant. Note that the filing of a counterclaim may require the payment of additional administrative fees and/or compensation deposits. Please review the Fee Schedule of the Consumer Rules.

Enclosed is a conflicts form to list those witnesses you expect to present, as well as any persons or entities with an interest in these proceedings. The conflicts form is due within ten (10) days from the date of this letter.

Claimant has requested that the hearing be held in Glen Rock, NJ. Please review the Rules and the Protocol regarding the locale of hearings. Unless Respondent files its objections with this office within fifteen (15) days from the date of this letter, any arbitration hearings will be held in Glen Rock, NJ.

The Association has a strict policy regarding requests for extensions. If you need to extend any deadline during the course of these proceedings, please try to obtain the other party's agreement prior to contacting the AAA. Without consent of the parties, Case Managers only have authority to grant one extension per deadline, provided the request is reasonable and necessary.

The Association will make maximum use of electronic mail when communicating in writing, and requests that the parties do the same.

The American Arbitration Association appreciates the opportunity to assist you with your dispute resolution needs.

Sincerely,

Karen D'Amico
Case Manager
401 431 4712
DamicoK@adr.org

Supervisor Information: Brian J. Lonergan, 401 431 4798, lonerganb@adr.org